GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Health, Medical and Family Welfare Department - Formulation and implementation of Universal Health Policy under AB PMJAY – Dr. NTR Vaidya Seva Scheme in Hybrid Mode – Covering entire population of A.P. State - Adoption of the Draft RFP, DCA, and Schedules for inviting tenders to onboard Insurance Companies - Approved- Orders –Issued.

HEALTH, MEDICAL & FAMILY WELFARE (I.1) DEPARTMENT

G.O.MS.No. 122 **Dated: 09-09-2025**

Read the following:

1. Draft RFP, DCA & Schedules prepared by the Internal Committee of Dr. NTR VST.
2. Govt. Memo No.2577763/I.1/2025, HM & FW Department, Dated.27.02.2025.
3. Proposal from the CEO, Dr. NTR VST vide e- file Computer No.2577763.

*****

ORDER:

The Dr. NTR Vaidya Seva Scheme (Dr. NTR VST) is the flagship health protection programme of the Government of Andhra Pradesh, presently implemented in Assurance Mode by the Trust. The scheme provides end-to-end cashless treatment with a financial coverage of Rs.25.00 lakhs per family per annum to Below Poverty Line (BPL) families and families with an annual income of up to Rs.5.00 lakhs in empanelled network hospitals. At present, the scheme covers 3,257 medical and surgical procedures, whereas the nationwide Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PMJAY) provides 1,946 Health Benefit Packages (HBPs).

2. The Government of Andhra Pradesh has decided to formulate a Universal Health Policy with risk coverage of Rs.25.00 lakhs per family per annum to all existing eligible families, so as to strengthen healthcare accessibility, ensure financial protection, and extend the benefits of the scheme to all eligible beneficiaries, including Above Poverty Line (APL) families.

3. After detailed consultations, it has been decided to implement the Universal Health Policy in a Hybrid Mode, as follows:

BPL Families and families with annual income upto Rs 5 lakhs: Coverage up to Rs.2.50 lakhs per family per annum through insurance Mode by a insurance agency, selected in a transparent bidding process and beyond Rs.2.50 lakhs and up to Rs.25.00 lakhs per family per annum through the Dr. NTR Vaidya Seva Trust.

APL Families: Coverage upto Rs.2.50 lakhs per family per annum through insurance, excluding Government employees under the Employees Health Scheme (EHS) and journalists under the Working Journalists Health Scheme (WJHS).

(P.T.O.)

4. In the reference 1st read above, the Dr. NTR Vaidya Seva Trust has prepared a Draft Request for Proposal (RFP), Draft Contract Agreement (DCA), and Schedules based on the model document of the National Health Authority (NHA) and a comparative analysis of similar schemes in certain other States.

5. In the reference 2nd read above, a Committee of Officers was constituted to examine the draft RFP, DCA, and Schedules. The Committee recommended several measures. The Committee's recommendations were examined and accordingly, it is clarified that:

i. Though the Draft Contract Agreement lists 2,550 procedures for insurance coverage, all 3,257 procedures currently available under Dr. NTR VST will continue to be covered under the Hybrid model.

ii. The difference arises because 319 procedures are rationalized into 133 by merging overlapping procedures, 324 procedures are reserved for Government hospitals, and 197 rarely/obsolete procedures remain with the Trust. This restructuring ensures that no beneficiary will lose any existing entitlement.

6. The Hybrid Model is expected to reduce fraudulent and wasteful claims through professional insurance oversight, improve efficiency in claim settlement, strengthen Government hospitals by allocating more procedures to them and Provides universal financial protection with sustainable cost control mechanisms.

7. Government, after careful consideration, hereby accords approval for:

i. Formulation and implementation of Universal Health Policy under AB PMJAY – Dr. NTR Vaidya Seva Scheme in Hybrid Mode and will cover entire population of A.P. State. The Universal Health Policy covers BPL families and families with annual income limit of Rs 5 lakhs with coverage up to Rs.2.50 lakhs per family per annum through Insurance mode and above Rs.2.50 lakhs up to Rs.25.00 lakhs per family per annum through Dr. NTR VST.

ii. Coverage of APL families with insurance up to Rs.2.50 lakhs per family per annum, excluding Government employees under Employee Health Scheme(EHS) and journalists under Working Journalists Health Scheme (WJHS).

iii. Adoption of the Draft RFP, DCA, and Schedules for inviting tenders to onboard Insurance Companies for managing the Universal Health Policy under AB PMJAY – Dr. NTR Vaidya Seva Scheme in Hybrid Mode.

iv. Authorising the Committee of Officers to make minor modifications in the RFP based on pre-bid consultations with prospective bidders.

8. The Chief Executive Officer, Dr. NTR Vaidya Seva Trust, Mangalagiri is also hereby accorded permission for floating tenders through Andhra Pradesh Medical Services and Infrastructure Development Corporation, Mangalagiri as per rules and regulations in force.

(Contd..3)

9. The Chief Executive Officer, Dr. NTR Vaidya Seva Trust, Mangalagiri and the Managing Director, APMSIDC, A.P. shall take further necessary action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

MOVVA TIRUMALA KRISHNA BABU
SPECIAL CHIEF SECRETARY TO GOVERNMENT

To
The Chief Executive Officer, NTR Vaidya Seva Trust, A.P, Mangalagiri.
The Managing Director, APMSIDC, A.P., Mangalagiri.
Copy to:
The OSD to Hon'ble Minister(H,FW&ME)
The PS to Special Chief Secretary to Government, HM&FW Department.
The General Administration (Cabinet) Department
The PS to Principal Secretary to CM., CMO
The Finance (FMU-HM&FW) Department
Sf/Sc(2577763).

// FORWARDED::BY ORDER //

SECTION OFFICER